



IN THE U.S. PATENT AND TRADEMARK OFFICE

Application No.: 10/712,481 PATENT
Filing Date: November 13, 2003 Attorney Docket No.: 218678-00022
Inventor(s): Scott D. Smith Customer No.: 27160
Group Art Unit:
Examiner Name:
Title: Method And System For Restructuring A
Debt Instrument Without Retiring
Underlying Debt

PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a)

This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the above-identified application.

The requested extension and appropriate non-small-entity fee are as follows:

_____	One month (37 CFR 1.17(a)(1))	\$55.00
<u> X </u>	Two months (37 CFR 1.17(a)(2))	\$210.00
_____	Three months (37 CFR 1.17(a)(3))	\$475.00
_____	Four months (37 CFR 1.17(a)(4))	\$740.00
_____	Five months (37 CFR 1.17(a)(5))	\$1,005.00

 X Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee amount shown above is reduced by one-half, and the resulting fee is: \$210.00

 X A check in the amount of the fee is enclosed.

_____ Payment by credit card. Form PTO-2038 is attached.

_____ The Director has already been authorized to charge fees in this application to a Deposit Account.

 X The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number 50-1214.

I have enclosed a duplicate copy of this sheet.

I am the attorney or agent of record (check below if applicable)

 X under 37 CFR 1.34(a); registration number is listed beneath my name.

Date: May 20, 2004

By: John S. Paniaguas

John S. Paniaguas

Registration No.: 31,051

Telephone No.: (312) 902-5200

Appl. No.: 10/712,481
Amdt. dated: 5/20/2004
Reply to Office Action of February 10, 2004
Petition for Extension of Time Under 37 CFR 1.136(a)

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this date: .

Date:

May 20, 2004

By:

Name: John S. Paniaguas

John S. Paniaguas